

Information to identify the case:

Debtor 1	<u>Janice K Drzik</u>	Social Security number or ITIN	xxx-xx-7030
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Daniel E Drzik</u>	Social Security number or ITIN	xxx-xx-6091
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24108-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Janice K Drzik

Daniel E Drzik

3/14/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Janice K Drzik
Daniel E Drzik
Debtors

Case No. 16-24108-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 14, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	Janice K Drzik, Daniel E Drzik, 2912 Crosby Ave, Pittsburgh, PA 15216-1908
cr	+ EQUICREDIT CORPORATION OF AMERICA, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007
14316630	+ Capital One Bank USA NA, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14316634	Ge Money Bank, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14316637	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
14773362	+ U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste. 400, Irving, TX 75038-2480
14316639	+ World Financial Network Bank, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 15 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 14 2022 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 15 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 14 2022 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Mar 14 2022 23:42:00	Borough of Dormont, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 14 2022 23:42:00	Duquesne Light Company, 411 Seventh Avenue (16-1), Pittsburgh, PA 15219-1942
cr	+ Email/Text: bknotices@sns.com	Mar 14 2022 23:42:00	U.S. Bank Trust, N.A., as Trustee of the Lodge Ser, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14338771	+ Email/Text: ebnjts@grblaw.com	Mar 14 2022 23:42:00	Borough of Dormont, Goehring, Rutter and Boehm, c/o Jeffery R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14316631	EDI: CAPITALONE.COM	Mar 15 2022 03:38:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14316632	Email/PDF: resurgentbknotifications@resurgent.com	Mar 14 2022 23:45:39	Cash, LLC, 4340 S Monaco St, Denver, CO 80237-3485

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14316633	Email/PDF: creditonebknofications@resurgent.com	Mar 14 2022 23:45:39	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14380239	+ Email/Text: kburkley@bernsteinlaw.com	Mar 14 2022 23:42:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14373735	+ EDI: MID8.COM	Mar 15 2022 03:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14316635	EDI: MID8.COM	Mar 15 2022 03:38:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14378548	EDI: PRA.COM	Mar 15 2022 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14325458	+ EDI: RECOVERYCORP.COM	Mar 15 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14316636	+ EDI: PRA.COM	Mar 15 2022 03:38:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14357985	EDI: Q3G.COM	Mar 15 2022 03:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15439119	+ Email/Text: bknotices@sns.com	Mar 14 2022 23:42:00	U.S. Bank Trust, N.A., as Trustee, of the Lodge Series III Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14316638	EDI: BLUESTEM	Mar 15 2022 03:38:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DLJ Mortgage Capital, Inc.
cr		U.S. Bank Trust National Association, as Trustee o
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	U.S. Bank Trust, N.A., as Trustee of the Lodge Ser, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2022 at the address(es) listed below:

District/off: 0315-2

User: auto

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Name	Email Address
Aurelius P. Robleto	on behalf of Debtor Janice K Drzik apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Joint Debtor Daniel E Drzik apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Brian Nicholas	on behalf of Creditor EQUICREDIT CORPORATION OF AMERICA bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Brian E. Caine	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the SCIG Series III Trust bcaine@parkermccay.com, BKCourtnotices@parkermccay.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Dormont jhunt@grblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 9